

Amendments to the Claims:

Claims 1 - 4 (canceled).

Claim 5 (currently amended): A computer program product comprising computer readable program code stored on a computer readable medium, the program code adapted to one of generate, store, access, create, update, append, report, print, overwrite, send, forward, and distribute an account statement having a date and an account balance corresponding to said date wherein at least a portion of said account balance includes an account interest, said account interest corresponding to a billing period and one of an said account balance is a non-monetary amount and said account interest is a non-monetary amount. is representative of an amount that is not legal tender.

Claim 6 (currently amended): In a device having access to one of a memory and storage with a program stored therein, said program adapted to generate an amount, a method comprising:

receiving at a first time, a plurality of data elements having a first data element including a first amount corresponding to a and a second data element including a first time; wherein said first data element corresponds to said second data element;

determining a second time wherein said second first time is later in time than said second first time; and,

generating calculating a second amount from said first amount, said first time, and a difference between said second time and said first time, wherein said one of a first amount is a non-monetary amount and said second amount is a non-monetary amount. is representative of an amount that is not legal tender.

Claim 7 (currently amended): The method, as set forth in claim 6, wherein said receiving said plurality of data elements first amount corresponding to said first time includes receiving said plurality of data elements first amount corresponding to said second time from one of a first data record, computer readable medium, machine readable code, network resource redirection, and input.

Claim 8 (currently amended): The method, as set forth in claim 7, further including updating said first data record by replacing said first amount with said second amount and said second first time with said second first time.

Claim 9 (currently amended): The method, as set forth in claim 7, further including appending said

second amount and said second ~~first~~ time to said first data record.

Claim 10 (currently amended): The method, as set forth in claim 7, further including generating from said first data record, a second data record having said second amount and said second ~~first~~ time.

Claim 11 (previously presented): The method, as set forth in claim 10, wherein one of a first data record, second data record, input, computer readable medium, and machine readable code corresponds to an account.

Claim 12 (previously presented): The method, as set forth in claim 11, wherein said account is one of the group consisting of a membership account, reward account, prepaid account, checking account, savings account, investment account, retirement account, credit account, and debit account.

Claim 13 (previously presented): The method, as set forth in claim 11, wherein said account is issued from one of a bank and account provider.

Claim 14 (previously presented): The method, as set forth in claim 13, wherein said account provider is one of a card provider, subscription provider, service provider, utility provider, and phone provider.

Claim 15 (previously presented): The method, as set forth in claim 7, wherein said receiving said one of a first amount, first time, and second time from input includes inputting said one of a first amount, first time, and second time from a user interface element.

Claim 16 (previously presented): The method, as set forth in claim 15, wherein said inputting said one of a first amount, first time, and second time from a user interface element further includes inputting said one of a first amount, first time, and second time into one of a browser location field, text box, command line, speech to text interface, optical recognition interface, and magnetic recognition interface.

Claim 17 (currently amended): The method, as set forth in claim 6, wherein said first amount is a principal and said generating calculating said second amount includes adding an interest to said principal.

Claim 18 (previously presented): The method, as set forth in claim 17, further including calculating said interest.

Claim 19 (previously presented): The method, as set forth in claim 18, wherein said calculating said interest includes calculating said interest from one of an interest rate and interest type.

Claim 20 (previously presented): The method, as set forth in claim 19, wherein said interest rate is one of the group consisting of a fixed rate and variable rate and said interest type is one of the group consisting of a simple interest, compound interest, and continuous interest.

Claim 21 (previously presented): The method, as set forth in claim 6, wherein the amount of time between said first time and said second time corresponds to one of a billing period and interest period.

Claim 22 (previously presented): The method, as set forth in claim 6, wherein said first amount is of a first amount type and said second amount is of a second amount type.

Claim 23 (currently amended): The method, as set forth in claim 22, wherein said generating calculating said second amount includes consulting an amount type conversion table for converting said first amount type to said second amount type.

Claim 24 (previously presented): The method, as set forth in claim 6, wherein one of a first amount and second amount is one of an amount of product, amount of service, amount of reward, amount of points, amount of time, amount of space, amount of distance, amount of light, amount of mass, amount of volume, amount of storage, amount of bandwidth, and amount of energy.

Claim 25 (currently amended): An apparatus comprising:

a processor;

one of a memory and storage in operative association with said processor;

means for receiving at a first time, a plurality of data elements having a first data element including a first amount corresponding to a and a second data element including a first time; wherein said first data element corresponds to said second data element;

means for determining a second time wherein said second first time is later in time than said second first time; and,

means for generating calculating a second amount from said first amount, said first time, and a difference between said second time and said first time, wherein said one of a first amount is a non-monetary amount and said second amount is a non-monetary amount, is representative of an amount that is not legal tender.

Claim 26 (currently amended): A computer program product comprising computer readable program code stored on a computer readable medium, the program code adapted to execute the method for receiving at a first time, a plurality of data elements having a first data element including a first amount corresponding to a and a second data element including a first time; wherein said first data element corresponds to said second data element, determining a second time wherein said second first time is later in time than said second first time, and generating calculating a second amount from said first amount, said first time, and a difference between said second time and said first time, wherein said one of a first amount is a non-monetary amount and said second amount is a non-monetary amount, is representative of an amount that is not legal tender.

Claim 27 (new): The method, as set forth in claim 6, wherein said calculating said second amount includes automatically calculating said second amount upon said determining said second time.

Claim 28 (new): The method, as set forth in claim 6, wherein said first amount is representative of at least one of total non-monetary amount balance, non-monetary amount used, and non-monetary amount saved.